



*from the*  
**Desk of Ed Golding**  
Principal Deputy Assistant Secretary for  
Housing and Head of the FHA



**FROM THE DESK OF ED GOLDING**

**July 18, 2016**

**Dear Colleague,**

**As a follow-up to my May 25, 2016 note, I would like to share a statement from HUD Deputy Secretary Nani Coloretti:**

**“HUD wishes to issue a clarification on the HUD legal opinion on August 11, 2015, the Deputy Secretary’s management decision of May 25, 2016, and the “From The Desk Of” issued by Ed Golding, Principal Deputy Assistant Secretary for the Office of Housing on July 20, 2015 and May 25, 2016. To the extent that the Deputy Secretary’s Management Decision may have been interpreted by some to endorse otherwise unlawful practices, we wish to make clear it does not.**

**Indeed, the HUD Office of Inspector General (OIG) alleged certain practices that the Department will investigate further. HUD will separately look into any inappropriate practices, some examples include: the extent to which government-sponsored Down Payment Assistance (DPA) programs fully informed borrowers of the loan terms, or imposed inappropriate fees or costs, or enabled steering or any other coercion of borrowers. HUD reiterates that the Department is supportive of government-sponsored DPA Programs. They enable access to credit that allows American families to purchase homes.”**

**With sincere thanks for best wishes for a safe and happy summer,**

**Ed**

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